Case 08-02261 Doc 1 Filed 01/31/08 Entered 01/31/08 17:29:17 Desc Main Document Page 1 of 11

United States Bankruptcy Court Northern District of Illinois					Voluntary Petition		
Name of Debtor (if individual, enter Last, First, Middle): Santoyo, Richard Anthony				Name of Joint Debtor (Spouse) (Last, First, Middle): Santoyo, Diane			
All Other Names used by the Debtor in the last 8 years (include married, maiden, and trade names):				All Other Names used by the Joint Debtor in the last 8 years (include married, maiden, and trade names):			
Last four digits of Soc. Sec. or Individual-Tax (if more than one, state all)	payer I.D. (ITIN) No./C	Complete EIN	(if mor	our digits of than one, s	tate all)	r Individual-	Taxpayer I.D. (ITIN) No./Complete EIN
Street Address of Debtor (No. and Street, City, and State): 6253 W. Devon Chicago, IL  ZIP Code			Street 62	Street Address of Joint Debtor (No. and Street, City, and State): 6253 W. Devon Chicago, IL  ZIP Code			
County of Residence or of the Principal Place		60646	Count	•	nce or of the	Principal Pla	60646 ace of Business:
Mailing Address of Debtor (if different from s	reet address):				of Joint Debt	tor (if differe	nt from street address):
	Г	ZIP Code	_				ZIP Code
Location of Principal Assets of Business Debte (if different from street address above):	or						
Type of Debtor (Form of Organization) (Check one box)  ■ Individual (includes Joint Debtors) See Exhibit D on page 2 of this form.  □ Corporation (includes LLC and LLP) □ Partnership □ Other (If debtor is not one of the above entities, check this box and state type of entity below.)	(Check  ☐ Health Care Bus ☐ Single Asset Rein 11 U.S.C. § 1 ☐ Railroad ☐ Stockbroker ☐ Commodity Bro ☐ Clearing Bank ☐ Other  ☐ Tax-Exer	al Estate as d 01 (51B)  oker  mpt Entity , if applicable)			the 1 er 7 er 9 er 11 er 12 er 13	Petition is Fi	hapter 15 Petition for Recognition a Foreign Main Proceeding hapter 15 Petition for Recognition a Foreign Monmain Proceeding to a Foreign Nonmain Proceeding  e of Debts k one box)  Debts are primarily business debts.
	under Title 26 o Code (the Intern	f the United S	States Code).	"incurr a perso	ed by an indivinal, family, or	idual primarily household pur	for pose."
Filing Fee (Check of Full Filing Fee attached  Full Filing Fee to be paid in installments (applicattach signed application for the court's consumable to pay fee except in installments.  Filing Fee waiver requested (applicable to attach signed application for the court's consumable to pay fee waiver requested (applicable to attach signed application for the court's consumable for the court's consu	cable to individuals onlusideration certifying the Rule 1006(b). See Office chapter 7 individuals o	nat the debtor cial Form 3A.	Check	Debtor is if: Debtor's a to insiders all applica A plan is Acceptance	a small busing not a small busing a small busing aggregate not a sor affiliates; ble boxes: being filed wees of the pla	ncontingent l ncontingent l n are less than with this petition were solici	s defined in 11 U.S.C. § 101(51D). or as defined in 11 U.S.C. § 101(51D). iquidated debts (excluding debts owed a \$2,190,000.
Statistical/Administrative Information  ☐ Debtor estimates that funds will be availab  ☐ Debtor estimates that, after any exempt prothere will be no funds available for distribu	perty is excluded and a	administrative		es paid,		THIS	S SPACE IS FOR COURT USE ONLY
Estimated Number of Creditors	1,000- 5,001- 5,000 10,000	10,001- 2 25,000 5	5,001- 0,000	50,001- 100,000	OVER 100,000		
Estimated Assets  So to \$50,001 to \$100,001 to \$500,001 to \$1 million	\$1,000,001 \$10,000,001 to \$10 to \$50 million million	to \$100 to	] 100,000,001 5 \$500 nillion	\$500,000,001 to \$1 billion			
Estimated Liabilities	\$1,000,001 \$10,000,001 to \$10 to \$50 million million	to \$100 to		\$500,000,001 to \$1 billion			

	Case 08-02261 Doc 1 Filed 01/31/0		08 17:29:17 Desc Main
B1 (Official Ford Voluntary	y Petition	Name of Debtor(s): Santoyo, Richard An	Page 2
(This page mu	st be completed and filed in every case)	Santoyo, Diane	
	All Prior Bankruptcy Cases Filed Within Last		
Location Where Filed:	- None -	Case Number:	Date Filed:
Location Where Filed:		Case Number:	Date Filed:
	nding Bankruptcy Case Filed by any Spouse, Partner, or		
Name of Debto	or:	Case Number:	Date Filed:
District:		Relationship:	Judge:
	Exhibit A		Exhibit B n individual whose debts are primarily consumer debts.)
forms 10K as pursuant to S	pleted if debtor is required to file periodic reports (e.g., and 10Q) with the Securities and Exchange Commission Section 13 or 15(d) of the Securities Exchange Act of 1934 sting relief under chapter 11.)	have informed the petitioner	ner named in the foregoing petition, declare that I r that [he or she] may proceed under chapter 7, 11, States Code, and have explained the relief available urther entity that I delivered to the debtor the notice (b).
□ Exhibit	A is attached and made a part of this petition.	X Signature of Attorney for Melvin J. Kaplan,	r Debtor( ). (Date) Bennett A. Kahn, Rae Kaplan
■ No.	leted by every individual debtor. If a joint petition is filed, ead D completed and signed by the debtor is attached and made		d attach a separate Exhibit D.)
_	D also completed and signed by the joint debtor is attached a	and made a part of this petition	on.
	Information Regardin	-	
•	(Check any ap Debtor has been domiciled or has had a residence, principal days immediately preceding the date of this petition or for	al place of business, or princ	
	There is a bankruptcy case concerning debtor's affiliate, ge	eneral partner, or partnership	pending in this District.
	Debtor is a debtor in a foreign proceeding and has its prince this District, or has no principal place of business or assets proceeding [in a federal or state court] in this District, or the sought in this District.	s in the United States but is a the interests of the parties wil	defendant in an action or l be served in regard to the relief
	Certification by a Debtor Who Reside (Check all app		al Property
0	Landlord has a judgment against the debtor for possession	•	c checked, complete the following.)
	(Name of landlord that obtained judgment)	<u> </u>	
	(Address of landlord)		
0	Debtor claims that under applicable nonbankruptcy law, the entire monetary default that gave rise to the judgment if		

Debtor has included in this petition the deposit with the court of any rent that would become due during the 30-day period after the filing of the petition.

Debtor certifies that he/she has served the Landlord with this certification. (11 U.S.C. § 362(l)).

### **Voluntary Petition**

(This page must be completed and filed in every case)

Name of Debtor(s):

Santoyo, Richard Anthony Santoyo, Diane

#### Signatures

### Signature(s) of Debtor(s) (Individual/Joint)

I declare under penalty of perjury that the information provided in this petition is true and correct.

[If petitioner is an individual whose debts are primarily consumer debts and has chosen to file under chapter 7] I am aware that I may proceed under chapter 7, 11, 12, or 13 of title 11, United States Code, understand the relief available under each such chapter, and choose to proceed under chapter 7. [If no attorney represents me and no bankruptcy petition preparer signs the petition] I have obtained and read the notice required by 11 U.S.C. §342(b).

I request relief in accordance with the chapter of title 11, United States Code, specified in this petition.

Signiture of Debtor Richard Anthony Santoyo

Signature of Joint Debtor Diane Santoyo

Telephone Number (If not represented by attorney)

1/30/08

Date

Signature of Attorney\*

Signature of Attorney for Debtor(s)

### Melvin J. Kaplan, Bennett A. Kahn, Rae Kaplan

Printed Name of Attorney for Debtor(s)

#### Melvin J. Kaplan & Associates P.C.

Firm Name

55 E. Jackson Blvd.

Suite 650

Chicago, IL 60604

Address

Email: www.financialrelief.com

(312)294-8989 Fax: (312)294-8995

Telephone Number

1/30/08

Date

\*In a case in which § 707(b)(4)(D) applies, this signature also constitutes a certification that the attorney has no knowledge after an inquiry that the information in the schedules is incorrect.

#### Signature of Debtor (Corporation/Partnership)

I declare under penalty of perjury that the information provided in this petition is true and correct, and that I have been authorized to file this petition on behalf of the debtor.

The debtor requests relief in accordance with the chapter of title 11, United States Code, specified in this petition.

X\_-

Signature of Authorized Individual

Printed Name of Authorized Individual

Title of Authorized Individual

Date

#### Signature of a Foreign Representative

I declare under penalty of perjury that the information provided in this petition is true and correct, that I am the foreign representative of a debtor in a foreign proceeding, and that I am authorized to file this petition.

(Check only one box.)

- ☐ I request relief in accordance with chapter 15 of title 11. United States Code.

  Certified copies of the documents required by 11 U.S.C. §1515 are attached.
- Pursuant to 11 U.S.C. §1511, I request relief in accordance with the chapter of title 11 specified in this petition. A certified copy of the order granting recognition of the foreign main proceeding is attached.

l x

Signature of Foreign Representative

Printed Name of Foreign Representative

Date

### Signature of Non-Attorney Bankruptcy Petition Preparer

I declare under penalty of perjury that: (1) I am a bankruptcy petition preparer as defined in 11 U.S.C. § 110; (2) I prepared this document for compensation and have provided the debtor with a copy of this document and the notices and information required under 11 U.S.C. §§ 110(b), 110(h), and 342(b); and, (3) if rules or guidelines have been promulgated pursuant to 11 U.S.C. § 110(h) setting a maximum fee for services chargeable by bankruptcy petition preparers, I have given the debtor notice of the maximum amount before preparing any document for filing for a debtor or accepting any fee from the debtor, as required in that section. Official Form 19 is attached.

Printed Name and title, if any, of Bankruptcy Petition Preparer

Social-Security number (If the bankrutpcy petition preparer is not an individual, state the Social Security number of the officer, principal, responsible person or partner of the bankruptcy petition preparer.)(Required by 11 U.S.C. § 110.)

Address

X

Date

Signature of Bankruptcy Petition Preparer or officer, principal, responsible person, or partner whose Social Security number is provided above.

Names and Social-Security numbers of all other individuals who prepared or assisted in preparing this document unless the bankruptcy petition preparer is not an individual:

If more than one person prepared this document, attach additional sheets conforming to the appropriate official form for each person.

A bankruptcy petition preparer's failure to comply with the provisions of title 11 and the Federal Rules of Bankruptcy Procedure may result in fines or imprisonment or both 11 U.S.C. §110; 18 U.S.C. §156.

## Case 08-02261 Doc 1 Filed 01/31/08 Entered 01/31/08 17:29:17 Desc Main Document Page 4 of 11

Official Form 1, Exhibit D (10/06)

### United States Bankruptcy Court Northern District of Illinois

In re	Richard Anthony Santoyo Diane Santoyo		Case No.	
		Debtor(s)	Chapter	7

## EXHIBIT D - INDIVIDUAL DEBTOR'S STATEMENT OF COMPLIANCE WITH CREDIT COUNSELING REQUIREMENT

Warning: You must be able to check truthfully one of the five statements regarding credit counseling listed below. If you cannot do so, you are not eligible to file a bankruptcy case, and the court can dismiss any case you do file. If that happens, you will lose whatever filing fee you paid, and your creditors will be able to resume collection activities against you. If your case is dismissed and you file another bankruptcy case later, you may be required to pay a second filing fee and you may have to take extra steps to stop creditors' collection activities.

Every individual debtor must file this Exhibit D. If a joint petition is filed, each spouse must complete and file a separate Exhibit D. Check one of the five statements below and attach any documents as directed.

- 1. Within the 180 days **before the filing of my bankruptcy case**, I received a briefing from a credit counseling agency approved by the United States trustee or bankruptcy administrator that outlined the opportunities for available credit counseling and assisted me in performing a related budget analysis, and I have a certificate from the agency describing the services provided to me. *Attach a copy of the certificate and a copy of any debt repayment plan developed through the agency*.
- □ 2. Within the 180 days **before the filing of my bankruptcy case**, I received a briefing from a credit counseling agency approved by the United States trustee or bankruptcy administrator that outlined the opportunities for available credit counseling and assisted me in performing a related budget analysis, but I do not have a certificate from the agency describing the services provided to me. You must file a copy of a certificate from the agency describing the services provided to you and a copy of any debt repayment plan developed through the agency no later than 15 days after your bankruptcy case is filed.
- □ 3. I certify that I requested credit counseling services from an approved agency but was unable to obtain the services during the five days from the time I made my request, and the following exigent circumstances merit a temporary waiver of the credit counseling requirement so I can file my bankruptcy case now. [Must be accompanied by a motion for determination by the court.][Summarize exigent circumstances here.] \_\_\_\_

If the court is satisfied with the reasons stated in your motion, it will send you an order approving your request. You must still obtain the credit counseling briefing within the first 30 days after you file your bankruptcy case and promptly file a certificate from the agency that provided the briefing, together with a copy of any debt management plan developed through the agency. Any extension of the 30-day deadline can be granted only for cause and is limited to a maximum of 15 days. A motion for extension must be filed within the 30-day period. Failure to fulfill these requirements may result in dismissal of your case. If the court is not satisfied with your reasons for filing your bankruptcy case without first receiving a credit counseling briefing, your case may be dismissed.

# Case 08-02261 Doc 1 Filed 01/31/08 Entered 01/31/08 17:29:17 Desc Main Document Page 5 of 11

### Official Form 1, Exh. D (10/06) - Cont.

☐ 4. I am not required to receive a credit counseling briefing because of: [Check the applicable
statement.] [Must be accompanied by a motion for determination by the court.]
☐ Incapacity. (Defined in 11 U.S.C. § 109(h)(4) as impaired by reason of mental illness or
mental deficiency so as to be incapable of realizing and making rational decisions with respect to
financial responsibilities.);
☐ Disability. (Defined in 11 U.S.C. § 109(h)(4) as physically impaired to the extent of being
unable, after reasonable effort, to participate in a credit counseling briefing in person, by telephone, or
through the Internet.);
☐ Active military duty in a military combat zone.
☐ 5. The United States trustee or bankruptcy administrator has determined that the credit counseling requirement of 11 U.S.C. § 109(h) does not apply in this district.
I certify under penalty of perjury that the information provided above is true and correct.
Signature of Debtor:
Richard Anthony Santoyo
Date:

## Case 08-02261 Doc 1 Filed 01/31/08 Entered 01/31/08 17:29:17 Desc Main Document Page 6 of 11

Official Form 1, Exhibit D (10/06)

## **United States Bankruptcy Court Northern District of Illinois**

In re	Richard Anthony Santoyo Diane Santoyo		Case No.	
		Debtor(s)	Chapter	7

## EXHIBIT D - INDIVIDUAL DEBTOR'S STATEMENT OF COMPLIANCE WITH CREDIT COUNSELING REQUIREMENT

Warning: You must be able to check truthfully one of the five statements regarding credit counseling listed below. If you cannot do so, you are not eligible to file a bankruptcy case, and the court can dismiss any case you do file. If that happens, you will lose whatever filing fee you paid, and your creditors will be able to resume collection activities against you. If your case is dismissed and you file another bankruptcy case later, you may be required to pay a second filing fee and you may have to take extra steps to stop creditors' collection activities.

Every individual debtor must file this Exhibit D. If a joint petition is filed, each spouse must complete and file a separate Exhibit D. Check one of the five statements below and attach any documents as directed.

- 1. Within the 180 days **before the filing of my bankruptcy case**, I received a briefing from a credit counseling agency approved by the United States trustee or bankruptcy administrator that outlined the opportunities for available credit counseling and assisted me in performing a related budget analysis, and I have a certificate from the agency describing the services provided to me. *Attach a copy of the certificate and a copy of any debt repayment plan developed through the agency*.
- □ 2. Within the 180 days **before the filing of my bankruptcy case**, I received a briefing from a credit counseling agency approved by the United States trustee or bankruptcy administrator that outlined the opportunities for available credit counseling and assisted me in performing a related budget analysis, but I do not have a certificate from the agency describing the services provided to me. You must file a copy of a certificate from the agency describing the services provided to you and a copy of any debt repayment plan developed through the agency no later than 15 days after your bankruptcy case is filed.
- □ 3. I certify that I requested credit counseling services from an approved agency but was unable to obtain the services during the five days from the time I made my request, and the following exigent circumstances merit a temporary waiver of the credit counseling requirement so I can file my bankruptcy case now. [Must be accompanied by a motion for determination by the court.][Summarize exigent circumstances here.] \_\_\_\_

If the court is satisfied with the reasons stated in your motion, it will send you an order approving your request. You must still obtain the credit counseling briefing within the first 30 days after you file your bankruptcy case and promptly file a certificate from the agency that provided the briefing, together with a copy of any debt management plan developed through the agency. Any extension of the 30-day deadline can be granted only for cause and is limited to a maximum of 15 days. A motion for extension must be filed within the 30-day period. Failure to fulfill these requirements may result in dismissal of your case. If the court is not satisfied with your reasons for filing your bankruptcy case without first receiving a credit counseling briefing, your case may be dismissed.

Case 08-02261 Doc 1 Filed 01/31/08 Entered 01/31/08 17:29:17 Desc Main Document Page 7 of 11

### Official Form 1, Exh. D (10/06) - Cont.

4. I am not required to receive a credit counseling briefing because of: [Check the applicable
statement.] [Must be accompanied by a motion for determination by the court.]
☐ Incapacity. (Defined in 11 U.S.C. § 109(h)(4) as impaired by reason of mental illness or
mental deficiency so as to be incapable of realizing and making rational decisions with respect to
financial responsibilities.);
☐ Disability. (Defined in 11 U.S.C. § 109(h)(4) as physically impaired to the extent of being
unable, after reasonable effort, to participate in a credit counseling briefing in person, by telephone, or
through the Internet.);
☐ Active military duty in a military combat zone.
☐ 5. The United States trustee or bankruptcy administrator has determined that the credit counseling requirement of 11 U.S.C. § 109(h) does not apply in this district.
I certify under penalty of perjury that the information provided above is true and correct.
Signature of Debtor:  Diane Santøyo
Date:

## UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS

### NOTICE TO INDIVIDUAL CONSUMER DEBTOR UNDER § 342(b) OF THE BANKRUPTCY CODE

In accordance with § 342(b) of the Bankruptcy Code, this notice: (1) Describes briefly the services available from credit counseling services; (2) Describes briefly the purposes, benefits and costs of the four types of bankruptcy proceedings you may commence; and (3) Informs you about bankruptcy crimes and notifies you that the Attorney General may examine all information you supply in connection with a bankruptcy case. You are cautioned that bankruptcy law is complicated and not easily described. Thus, you may wish to seek the advice of an attorney to learn of your rights and responsibilities should you decide to file a petition. Court employees cannot give you legal advice.

#### 1. Services Available from Credit Counseling Agencies

With limited exceptions, § 109(h) of the Bankruptcy Code requires that all individual debtors who file for bankruptcy relief on or after October 17, 2005, receive a briefing that outlines the available opportunities for credit counseling and provides assistance in performing a budget analysis. The briefing must be given within 180 days before the bankruptcy filing. The briefing may be provided individually or in a group (including briefings conducted by telephone or on the Internet) and must be provided by a nonprofit budget and credit counseling agency approved by the United States trustee or bankruptcy administrator. The clerk of the bankruptcy court has a list that you may consult of the approved budget and credit counseling agencies.

In addition, after filing a bankruptcy case, an individual debtor generally must complete a financial management instructional course before he or she can receive a discharge. The clerk also has a list of approved financial management instructional courses.

#### 2. The Four Chapters of the Bankruptcy Code Available to Individual Consumer Debtors

#### Chapter 7: Liquidation (\$245 filing fee, \$39 administrative fee, \$15 trustee surcharge: Total Fee \$299)

- 1. Chapter 7 is designed for debtors in financial difficulty who do not have the ability to pay their existing debts. Debtors whose debts are primarily consumer debts are subject to a "means test" designed to determine whether the case should be permitted to proceed under chapter 7. If your income is greater than the median income for your state of residence and family size, in some cases, creditors have the right to file a motion requesting that the court dismiss your case under § 707(b) of the Code. It is up to the court to decide whether the case should be dismissed.
- 2. Under chapter 7, you may claim certain of your property as exempt under governing law. A trustee may have the right to take possession of and sell the remaining property that is not exempt and use the sale proceeds to pay your creditors.
- 3. The purpose of filing a chapter 7 case is to obtain a discharge of your existing debts. If, however, you are found to have committed certain kinds of improper conduct described in the Bankruptcy Code, the court may deny your discharge and, if it does, the purpose for which you filed the bankruptcy petition will be defeated.
- 4. Even if you receive a general discharge, some particular debts are not discharged under the law. Therefore, you may still be responsible for most taxes and student loans; debts incurred to pay nondischargeable taxes; domestic support and property settlement obligations; most fines, penalties, forfeitures, and criminal restitution obligations; certain debts which are not properly listed in your bankruptcy papers; and debts for death or personal injury caused by operating a motor vehicle, vessel, or aircraft while intoxicated from alcohol or drugs. Also, if a creditor can prove that a debt arose from fraud, breach of fiduciary duty, or theft, or from a willful and malicious injury, the bankruptcy court may determine that the debt is not discharged.

### <u>Chapter 13</u>: Repayment of All or Part of the Debts of an Individual with Regular Income (\$235 filing fee, \$39 administrative fee: Total fee \$274)

- 1. Chapter 13 is designed for individuals with regular income who would like to pay all or part of their debts in installments over a period of time. You are only eligible for chapter 13 if your debts do not exceed certain dollar amounts set forth in the Bankruptcy Code.
- 2. Under chapter 13, you must file with the court a plan to repay your creditors all or part of the money that you owe them, using your future earnings. The period allowed by the court to repay your debts may be three years or five years, depending upon your income and other factors. The court must approve your plan before it can take effect.
- 3. After completing the payments under your plan, your debts are generally discharged except for domestic support obligations; most student loans; certain taxes; most criminal fines and restitution obligations; certain debts which are not properly listed in your bankruptcy papers; certain debts for acts that caused death or personal injury; and certain long term secured obligations.

Case 08-02261 Doc 1 Filed 01/31/08 Entered 01/31/08 17:29:17 Desc Main Document Page 9 of 11

B 201 (04/09/06)

(312)294-8989

Chapter 11: Reorganization (\$1000 filing fee, \$39 administrative fee: Total fee \$1039)

Chapter 11 is designed for the reorganization of a business but is also available to consumer debtors. Its provisions are quite complicated, and any decision by an individual to file a chapter 11 petition should be reviewed with an attorney.

Chapter 12: Family Farmer or Fisherman (\$200 filing fee, \$39 administrative fee: Total fee \$239)

Chapter 12 is designed to permit family farmers and fishermen to repay their debts over a period of time from future earnings and is similar to chapter 13. The eligibility requirements are restrictive, limiting its use to those whose income arises primarily from a family-owned farm or commercial fishing operation.

### 3. Bankruptcy Crimes and Availability of Bankruptcy Papers to Law Enforcement Officials

A person who knowingly and fraudulently conceals assets or makes a false oath or statement under penalty of perjury, either orally or in writing, in connection with a bankruptcy case is subject to a fine, imprisonment, or both. All information supplied by a debtor in connection with a bankruptcy case is subject to examination by the Attorney General acting through the Office of the United States Trustee, the Office of the United States Attorney, and other components and employees of the Department of Justice.

WARNING: Section 521(a)(1) of the Bankruptcy Code requires that you promptly file detailed information regarding your creditors, assets, liabilities, income, expenses and general financial condition. Your bankruptcy case may be dismissed if this information is not filed with the court within the time deadlines set by the Bankruptcy Code, the Bankruptcy Rules, and the local rules of the court.

Certificate of Attorney

I hereby certify that I delivered to the debtor this notice required by § 342(b) of the Bankrupicy Code.

Melvin J. Kaplan, Bennett A. Kahn, Rae Kaplan

Printed Name of Attorney

Address:

55 E. Jackson Blvd.

Suite 650

Chicago, IL 60604

Certificate of Debtor

I (We), the debtor(s), affirm that I (we) have received and read this notice.

Richard Anthony Santoyo

Diane Santoyo

Printed Name of Debtor

Case No. (if known)

X

Signature of Debtor (if any)

Date

1/30/08

Bank of America P.O. Box 1390 Norfolk, VA 23501

Bank of America P.O. Box 17054 Wilmington, DE 19884

Bank of America P.O. Box 37291 Baltimore, MD 21297-1309

Bay Diagnostics Inc. c/o Gulf Coast Collection 5630 Marquesas Circle Sarasota, FL 34233

Chase Auto Finance 900 Stewart Ave. Garden City, NY 11530

Chicago Firefighters Credit Union 6230 S. Central Ave. Chicago, IL 60638

Chicago Firemans Credit Union 2453 S. Archer Ave. Chicago, IL 60616

Citi P.O. Box 6241 Sioux Falls, SD 57117

Discover P.O. Box 15316 Wilmington, DE 19850

GMAC P.O. Box 2150 Greeley, CO 80632

HSBC Bank P.O. Box 5253 Carol Stream, IL 60197 Internal Revenue Service\* P.O. Box 21126 Philadelphia, PA 19114

ISAC 1755 Lake Cook Rd. Deerfield, IL 60015-5209

Rush University Medical Center c/o NCO Financial P.O. Box 13570 Philadelphia, PA 19101

Union Plus Visa P.O. Box 88000 Baltimore, MD 21288-0001

UNVL/CITI P.O. Box 6241 Sioux Falls, SD 57117